

# Spouse Application

## Federal Consolidation Loan Application and Promissory Note

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties which may include fines or imprisonment under the United States Criminal Code and 20 U.S.C. 1097.



### Section A: To complete Section A, use information provided on Consolidation application

1. Name of Applicant	2. Social Security Number	3. Date of Promissory Note
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### Section B: Spouse Personal Information (please print neatly or type)

4. Social Security Number	5. Last Name	First Name	MI
6. Date of Birth (mo/da/yr)	7. Permanent Street Address		
8. Home Telephone Number ( )	City	State	Zip Code
9. Driver's License Number (If none, enter "none")	10. Employer Name		
11. Employer Telephone Number ( )	Employer Address	City	State Zip Code

### Section C: Spouse Indebtedness (continue on separate sheet if necessary)

12. Student loans I wish to have consolidated (be sure to read the instructions on the Loan Consolidation Application and Promissory Note)

A. Creditor/Service Name & Address	B. Account Number	C. Type of Loan	D. Current Balance	E. Interest	F. Is the Loan in Grace/Repayment Status?
(a)					<input type="checkbox"/> yes <input type="checkbox"/> no
(b)					<input type="checkbox"/> yes <input type="checkbox"/> no
(c)					<input type="checkbox"/> yes <input type="checkbox"/> no
(d)					<input type="checkbox"/> yes <input type="checkbox"/> no
<b>Total</b>					

13. Student loans I wish to have considered for purposes of determining my repayment schedule but that I do not wish to have consolidated. DO NOT DUPLICATE LOANS LISTED IN ITEM 12.

A. Creditor/Service Name and Address	B. Account Number	C. Type of Loan Program	D. Estimated Current Balance
(a)			
(b)			

### Section D: Promissory Note Addendum

We, the borrowers, promise to pay to the lender or a subsequent holder of this Promissory Note, all sums we legally owe under the Promissory Note, (including the Addendum) plus interest and fees which may become due under the Note. We are legally married to each other and we understand and agree that we are and will continue to be jointly and severally liable for the entire amount of the debt represented by this consolidation loan without regard to the amounts of our individual loan obligations that are consolidated and without regard to any subsequent change that may occur in our marital status. We understand that this means that one of us may be required to pay the entire amount due if the other is unable to or refuses to pay.

We, the borrowers, understand that the Federal Consolidation Loan we are applying for will be canceled only if both of us die or become totally and permanently disabled. We further understand that we may postpone repayment of the loan if we proved the holder of the loan with a written request that confirms Federal Consolidation Loan program deferment eligibility for both of us.

We certify that we do not have another Consolidation Loan Application pending with another lender and we agree to notify the holder if we change our address.

Our signatures below certify that each of us has read and agrees to the terms and conditions specified on the Federal Consolidation Loan Application and Promissory Note which has also been submitted.

#### THIS IS A LOAN WHICH MUST BE REPAYED.

14. Signature of Spouse Identified in Section B	Date
15. Signature of Applicant Identified in Section A	Date

INSTRUCTIONS: Return this completed form to:

# YOU ARE RECEIVING A LOAN THAT MUST BE REPAYED

## Instructions for completing the Spouse Application and Promissory Note for the Federal Consolidation Loan Program

Completion of this Spouse Application in conjunction with a Federal Consolidation Loan Application and Promissory Note will allow a married couple to consolidate their student loans together. One spouse must complete the Consolidation Application and the other spouse must complete the Spouse Application.

### Section A: Application Information — Use Information Provided on the Federal Consolidation Application

- Item 1 Enter the Applicant's name.
- Item 2 Enter the Applicant's Social Security Number.
- Item 3 Enter the Applicant's date of signature.

### Section B - Spouse Personal Information — To be completed by Spouse

- Item 4 Enter your Social Security Number.
- Item 5 Enter your name, including middle initial.
- Item 6 Enter your date of birth.
- Item 7 Enter your permanent address, giving a complete street address.
- Item 8 Enter your home phone number.
- Item 9 Enter your complete Driver's License Number and state of issuance.
- Item 10 Enter your employer's completed name and address.
- Item 11 Enter your employer's telephone number.

### Section C: Spouse Indebtedness — To be completed by Spouse

- Item 12A Enter the name and address of each of your student loan creditors or servicers which hold loans you want to consolidate. If you need additional space, use a separate sheet of paper.
- Item 12B Enter the account number(s) for each creditor/servicer. List individual accounts, not individual loans.
- Item 12C Indicate the type of loan: Stafford Loans (STAF), [formerly called Guaranteed Student Loans (GSL)], Federal Insured Student Loans (FISL), Supplemental Loans for Students (SLS), (formerly called Auxiliary Loans to Assist Student (ALAS)], Federal PLUS Loans (PLUS) made or refinanced on or after October 17, 1986, Perkins Loans [formerly called National Defense/Direct Student Loans (NDSL)], Health Professions Student Loans (HPSL) or Health Education Assistance Loans (HEAL), pending federal regulations issued by the U.S. Department of Education. Other loan programs do not qualify for consolidation.
- Item 12D Enter the outstanding payoff balance (principal and interest) for each account. Total all the loan account balances at the bottom of column D.
- Item 12E Enter the current interest rate for each account.
- Item 12F To be eligible for consolidation, an account must be in the grace period or repayment. Answer the questions "yes" for each account in the grace period prior to repayment or in repayment. Answer "no" if an account is not in the grace period or repayment.
- Item 13 List any other student loans you have. They can be loans from public or private loan programs for higher education. Personal loans cannot be listed. If you need additional space, use a separate sheet of paper.

### Section D - Promissory Note Addendum — To be completed by Spouse and Applicant

- Item 14 To be signed and dated in ink by the Spouse identified in Section B, number 5.
- Item 15 To be signed and dated in ink by the Applicant identified in Section A, number 1.

**The Spouse Application, the Consolidation Application, and all Consolidation Verification Certificates must be submitted to your consolidation lender.**